

# Affordable long-term care coverage for Washington workers



The WA Cares Fund is an earned benefit designed to help you age independently in your own home.

## How it works

1



**Automatically contribute**  
0.58% of your paycheck while working.

2



**Qualify for benefits**  
Apply for benefits if you meet contribution and care needs requirements.

3



**Use your benefits**  
Choose how to use your \$36,500 lifetime benefit (grows with inflation).

## Qualifying for benefits

You must meet both the contribution and care needs requirements.

### 1. Contribution requirement

Meet the contribution requirement through one of three pathways.

#### Permanent pathway

After contributing for at least

**10 YEARS**



Earn access to  
**\$36,500**  
in benefits

#### Temporary pathway

If you've contributed for at least

**THREE OF THE  
LAST SIX YEARS**

at the time you apply



Earn access to  
**\$36,500**  
in benefits

#### Transition pathway

If born before 1968,  
**FOR EACH YEAR**  
you contribute



Earn access to  
**10%**  
of the full  
benefit amount

*We will count each calendar year you work at least 500 hours.*

## 2. Care needs requirement

We must determine that you need help with **three or more activities of daily living** and will continue to need help for **at least 90 days**.

We'll count any activities that you need supervision (like monitoring, cueing or set-up assistance) to complete.

### Activities we assess



Bathing



Bed mobility



Eating



Medication  
management



Mobility



Transferring



Toileting

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## Applying for benefits

Benefits become available in July 2026. You (or someone helping you) will apply online or call us for help.

We'll check your contributions and meet with you about your care needs.

Learn more at:

[wacaresfund.wa.gov/apply](https://wacaresfund.wa.gov/apply)

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## Using your benefits

You can use your benefits to receive any covered services from a WA Cares provider, including care in your home or a facility, home modifications, home-delivered meals, adaptive equipment and more.

Learn more at:

[wacaresfund.wa.gov/benefits](https://wacaresfund.wa.gov/benefits)

## GET SUPPORT



### Phone

844-CARE4WA  
(844-227-3492)



### Email or chat

[wacaresfund.wa.gov/contact](https://wacaresfund.wa.gov/contact)

Language assistance is available.

For the most up-to-date information, visit [wacaresfund.wa.gov](https://wacaresfund.wa.gov).